

# Retirement Benefits



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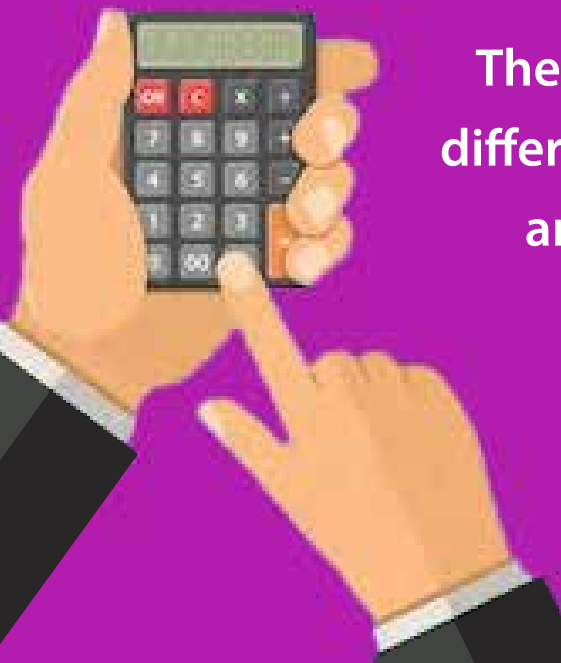
# 1

## Your retirement benefits

### What you will get and how benefits are calculated

How your benefits are calculated will be determined by your scheme membership. You will get a letter and statement from SYPA, showing how your benefits have been worked out. However the calculations are shown below:

Your membership from <b>1 April 2014</b>	$1/49^{\text{th}}$ of the pensionable pay or assumed pensionable pay you received in each year. At the end of each year inflation increases are added to ensure your pension account keeps up with the cost of living.
Your membership from <b>1 April 2008 up to 31 March 2014</b>	$1/60^{\text{th}}$ of your final pay X the period of your membership from 1 April 2008 up to 31 March 2014.
Your membership before <b>1 April 2008</b>	$1/80^{\text{th}}$ of your final pay X the period of your membership before 1 April 2008 = Annual Pension <b>Plus</b> $3/80^{\text{th}}$ of your final pay X the period of your membership before 1 April 2008 = Tax Free Lump Sum



The amounts calculated for the different periods of membership are added together and then paid as ONE pension.



**But there are many adjustments that can affect these benefits. They include things like:**

- increases in membership to compensate for ill-health retirement.
- reductions to benefits if paid before Normal Pension Age.
- reductions to benefits due to pension sharing on divorce.

There are many other things that can affect the benefits so the formula's should only be used as a rough guide.

## Exchanging pension for lump sum

You will be able to exchange part of your pension for a tax free lump sum (within certain limits set by HM Revenue & Customs). For every **£1** of annual pension you exchange, you will receive a tax free lump sum of **£12**.

Any reduction to your own pension will not affect any dependants' benefits which may become payable in the future.

You may wish to discuss your options with SYPA staff before you make a final decision. Whatever you decide to do you should complete the relevant section of the Retirement Benefits Form.

**Please note this option will not suit everyone and you may wish to take Independent Financial Advice.**



## How your benefits are paid

Depending when you retire, your first pension payment may be for a whole or part of a month. All following payments of one-twelfth of your annual pension will be paid, in arrears, on the last banking day of each calendar month.

Pension payments are made by direct credit into one of the following:

- a Bank account.
- a Building Society account.

Any lump sum payment due will be paid into the same account as you choose for your pension unless you request otherwise.

You should indicate your preferred method of payment by completing the relevant section of the Retirement Benefits Form. It is vital that this is completed clearly and accurately.

Please check with your own bank or building society if you are unsure about the banking information required.

**Pension payments can only be made into an account of which you are the sole or joint holder.**

Most foreign banks will accept direct payment of pensions (contact SYPA to confirm if your bank is one of them). If you would like your pension paid abroad, do not complete the bank section on the form. Contact SYPA for a different bank form.

## Payslips

Payslips and P60s are available online. To view these documents, login or register for the secure online portal mypension at [www.sypensions.org.uk/mypension](http://www.sypensions.org.uk/mypension). Payslips and P60s can be found in **my documents**.

You can view your monthly payslip in advance of the pay date, which is the last banking day of every month (for example if the 31 of the month should fall on a weekend or public holiday payday will be brought forward to the Friday).

## How long your pension will be paid

Once we start paying your pension, it will continue for life but may be reduced or suspended if you become re-employed (see page 13).

**If you left the pension scheme after 31 March 2014** and you die before receiving your pension for 10 years, a death grant of 10 times your annual pension (annual pension amount before giving up pension for a tax free lump sum, if applicable) less all pension payments already paid, less any lump sum received as a result of giving up pension for tax free lump sum (if applicable) will be payable.

**If you left the pension scheme between 1 April 2008 - 31 March 2014** and you die before you have been receiving your pension for 10 years, a death grant of 10 times your pension less all pension payments already made to you will be payable.

**If you left the pension scheme before 1 April 2008** and you die before receiving your pension for 5 years, a death grant of 5 times your pension less all pension payments already made to you will be payable.

*If you have both pre and post 2014 membership it will be a split calculation in accordance with the above, determined by your membership.*

**NB** If death occurs on or after age 75,  
no lump sum death grant can be paid.

**Please note the death grant could be affected if you are still contributing to the pension scheme in another employment when you die**

### Added years and additional pension

If you have previously made arrangements to increase your membership/pension by paying extra contributions, but you are retiring before completing those payments, your contract will be treated in one of three ways

- If you are retiring through ill health you will be deemed to have paid in full and your benefits will be similarly credited in full.
- If you have been made redundant or are retiring in the interests of efficiency you will be credited with the proportion of benefits you have bought. This proportion will be based upon the period during which the extra contributions have been paid compared with the period they should have been paid.

If you have taken out an added years contract you will be allowed to elect to complete your contract by a lump sum payment which would be offset against the extra benefits. Details will be included in the statement you get from SYPA.

- If you have voluntarily retired early you will be credited with the proportion of benefits you have bought on the same basis as above but in these circumstances you can't elect to complete your contract.

### Unreduced lump sums

If your membership ended after 31 March 1998 and you elected to continue paying extra contributions to increase your lump sum instead of having an adjustment to your membership prior to 31 March 1972, your contract will be treated in one of two ways.

- If you are retiring through ill health, you will be deemed to have paid in full and your benefits will be similarly credited in full; or otherwise
- you will be credited with the proportion of the benefits being bought. This proportion will be based upon the period during which the extra contributions have been paid compared to the period they should have been paid. The membership relating to the unpaid proportion of benefits being bought will be subject to a small reduction, but it will then provide a lump sum without further reduction.

**If your membership ended before 1 April 1998, your lump sum will be reduced in respect of the benefits not bought.**

## AVC Scheme

If you have made contributions to the South Yorkshire AVC Scheme, your fund can be used in several ways:

- **Take up to 100% of your AVC plan as tax free cash**

If you take your AVC at the same time you take your main scheme benefits you can take up to 100% of your AVC plan as tax free cash (as long as your total lump sums from the LGPS do not exceed 25% of the combined value of your benefits including your AVC plan, or 25% of the lifetime allowance, or 25% of your remaining lifetime allowance if you have previously taken payment of any pension benefits).

- **Buy one or more annuities (regular income that is guaranteed for life)**

You can buy one or more annuities with your AVC plan from an insurance company, bank or building society of your choice. Your chosen provider(s) will take your AVC plan and pay you a pension in return. The amount of pension you are paid depends on several factors such as your age, if you want to provide for dependent benefits in the event of your death and interest rates. Annuities offer different features which may be of interest to you, such as a guaranteed minimum payment period, improved terms if you are in poor health and annual increases to keep up with the cost of living. When you buy an annuity, you can usually take some of your AVC plan as a tax-free lump sum at the same time and use some or all of the balance to buy an annuity.



## AVC Scheme ... continued

- **Buy a top-up LGPS pension**

If you were an active member of the scheme on or after 1 April 2014, you can buy a top-up LGPS pension with your AVC plan. Dependents' benefits will be automatically provided in the event of your death. The top-up pension you buy will increase in line with inflation.

If you left the LGPS before 1 April 2014, you can only buy a top-up pension with your AVC plan if you take immediate payment of your main scheme pension benefits when you leave the scheme and you take your AVC plan at the same time i.e. you are not allowed to buy a top-up pension with your AVC plan if you defer your main scheme pension benefits when you leave the LGPS and take them at a later date. You have the option to provide for dependents' benefits in the event of your death. The top-up pension you buy will increase in line with inflation.

- **Buy extra membership in the LGPS**

You can buy extra membership in the LGPS but only if your election to pay AVCs was made before 13 November 2001.

- **Defer taking your AVC plan up to age 75**

If you left the LGPS before 1 April 2014, you do not have to take your AVC at the same time you take your main scheme benefits. You can leave your AVC plan invested up to your 75<sup>th</sup> birthday. However, if you defer taking your AVC you will not be able to buy a top up pension or membership (if applicable) in the LGPS or take 100% of your plan as tax free cash. If you were a member of the LGPS on or after 1 April 2014 you must take your AVC at the same time as you access your main scheme benefits.

# 3

## Cost of living increases

### When your pension will be increased

To protect your pension against inflation it is increased from the first Monday after 5 April each year providing you are aged 55 or over on the increase date, or you are retiring through ill health.

### How much the increase will be

Your LGPS pension is increased annually in line with the rise in the Consumer Price Index (CPI), in accordance with the Pensions Increase Act 1971. Although pensions are increased in April, they are based on the previous September's inflation figure.

Details of the increase will be published in your Retirement Insight newsletter. If you have been left less than one year, when the increase is due, you may not get the full percentage increase to your pension until the following year.



## How your guaranteed minimum pension affects cost of living increases

If you are under State Retirement Age the LGPS will pay you the cost of living increase in full. The Guaranteed Minimum Pension (GMP) only affects cost of living increases once you reach State Retirement Age.

### What a GMP is

As a member of the LGPS you were contracted out of the State Earnings Related Pension Scheme (SERPS). Because of this, from State Retirement Age, your LGPS pension must not be less than the pension you would have received by way of SERPS. This is known as a GMP.

### Have you got a GMP

SERPS started on 6 April 1978. If you have paid full rate National Insurance contributions during any LGPS membership you had between 6 April 1978 and 5 April 1997, you will have a GMP. The DWP will tell you how much it is when you reach State Retirement Age but remember the GMP is an indication of the minimum amount your LGPS pension must be, it is not an extra payment.

### How your GMP affects your increases

From State Retirement Age the DWP pays the full cost of living increase on your GMP earned to 5 April 1988 and part of it on your GMP earned from 6 April 1988 if that annual increase is more than 3%. So from State Retirement Age:

- the DWP pays your increase on your GMP except the first 3% on that part earned after 5 April 1988.
- the LGPS pays your increase on your pension after deducting your GMP plus the first 3% on your GMP earned after 5 April 1988.

The DWP pays your increase on your GMP with your State pension unless:

- you are a woman who has paid reduced National Insurance contributions and not entitled to a State pension; or
- you have chosen not to draw your State pension; or
- you have been temporarily stopped from getting your State pension; or
- your State pension is not big enough to pay the increase on your GMP - (DWP will tell you if this applies); or
- you have gone to live abroad in a country that does not have a 'give and take' policy with the UK on increasing State benefits.

If any of these points apply to you, the LGPS will pay the increase on all your pension.

# 5

## National insurance modification

A modification is a reduction to a pension and will only apply to you if your membership:

- started before 1 April 1980; and
- ended before 1 April 1998.

Because of the LGPS's links with the State Pension Scheme, members usually paid slightly reduced pension contributions up to 31 March 1980.

The reduction is worked out on membership between 1947 and 1980 so if you have no membership before 1 April 1980 the reduction will not apply to you.

If the reduction does apply to you it will be shown on the benefit calculations which SYPA send you when you retire. It is important to note, however, that the reduction is applied to your original pension. If you have received any cost of living increases between retirement and State Retirement Age there will be a corresponding reduction to these increases.



# 6

## Re-employment

If you were made redundant or retired in the interests of efficiency and given added years by your employer, you must tell SYPA immediately and in writing if you get a permanent, temporary or even casual job with any local authority or someone whose employees belong to the LGPS.

You must tell us even if you do not rejoin the Scheme during your new employment, as the compensation you get from those added years may have to be suspended whilst you are working and/or adjusted when you leave the new job.

**Failure to tell us you have become re-employed may result in you becoming liable for an overpayment of benefits and legal proceedings may follow.**



## Your lump sum is tax free

Your LGPS pension is a taxable income, but any lump sum is paid tax free. The amount of tax that you pay on your pension depends on your income and your personal circumstances.

If we receive a P45, from the current financial year, with your retirement forms, we will operate the tax code stated on your P45, to calculate your retirement benefits. If we don't receive a P45 or we receive it after we have processed your retirement benefits, then the tax code we operate will depend on the information you provide on your claim forms, until we receive confirmation of your tax code from HMRC.

If you indicate that you have other income, then your first pension payment will be subject to a Basic Rate tax code. This means you will be taxed at 20% or 40% dependent on your gross pension.

If you indicated that this pension will be your only source of income, we will apply the emergency tax code on a month 1 basis where income tax is assessed using 1/12<sup>th</sup> of the standard personal allowance.

HM Revenue and Customs Tax Office will then determine your tax code and send details to us. They calculate your tax code by assessing all your income due in the financial year. If after receiving your tax code from HMRC you are due a tax refund, this will be paid on the next available payroll on the last banking day of the month. (Please note HMRC must send a revised tax code on a '**cumulative basis**' for a tax refund to generate in your pension payment).

HMRC can instruct us to update your tax code throughout the year which may result in a refund of tax paid or any arrears of tax due being collected.

**South Yorkshire Pensions Authority cannot amend your tax code without instructions from HMRC and cannot contact the tax office on your behalf. If you disagree with a tax code that has been applied or would like further information on how it has been calculated, please contact HMRC as only they can review and make changes to your tax code.**

Once your retirement calculations are complete you can check your current tax code by viewing your pension payslip through your online account mypension at <https://www.sypensions.org.uk/Home/my-pension> If you haven't yet registered for the online account you will first need to register. You will need your National Insurance number and email address.

If you want to query the tax code that has been applied to your pension, please contact HMRC using the following contact details quoting tax reference 673/SY2 and your National Insurance number.

### Telephone queries:

HM Revenue & Customs are open 8am - 8pm, Mon - Fri, 8am - 4pm Saturday  
**0300 200 3300**

## **WARNING!!**

**Some people get confused about what is classed as income when they claim State Benefits. As well as being taxable, pensions are classed as income and should be declared on claims for things like income support, rent rebate and housing benefits. It's better to declare pension details on all types of benefit claims as overpaid benefits have to be paid back when errors are found.**

# Health scheme contributions

If your partner was paying contributions to Westfield, you can have contributions for yourself deducted from your pension. Simply complete the Beneficiary Form supplied by SYPA.

## Partner's Pension Claim Form



Please complete this form in **BLOCK CAPITALS** using **BLACK INK**

### SECTION 1 Details of deceased member

Forename(s) \_\_\_\_\_ Surname \_\_\_\_\_  
National Insurance Number \_\_\_\_\_ Date of Death \_\_\_\_\_  
Employer \_\_\_\_\_

### SECTION 2 Spouse's/civil partner's/cohabiting partner's pension

Forename(s) \_\_\_\_\_ Surname \_\_\_\_\_  
Your National Insurance Number \_\_\_\_\_ Your Date of Birth \_\_\_\_\_  
Home Address including Post Code \_\_\_\_\_  
Home Tel. No. \_\_\_\_\_ Mobile Tel. No. \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Marriage/Civil Partnership \_\_\_\_\_  
I am the legal spouse/civil partner/cohabiting partner that was married to named in section 1, at the date of death.  
Signed \_\_\_\_\_ Date \_\_\_\_\_

If you are not a beneficiary of the estate please provide details of the beneficiary

Name \_\_\_\_\_ Address \_\_\_\_\_  
Relationship (e.g. Executor, Solicitor etc.) \_\_\_\_\_

### SECTION 3 Method of payment for spouse's/civil partner's/cohabiting partner's pension

Please complete any necessary details in CAPITALS. All the information in this section must be on your statements / bank book / cheque book. Please check with your bank or building society if you are not sure, as providing the wrong information may result in a delay in paying your pension.

**Payments Abroad:** If you would like your pension paid abroad do not complete this section. Please contact us for a different bank form.

Name of Bank or Building Society \_\_\_\_\_  
Address of Bank/ Building Society \_\_\_\_\_  
Name(s) of Account Holder(s) \_\_\_\_\_  
Bank/ Building Society Sort Code \_\_\_\_\_ Account No. \_\_\_\_\_  
Building Society Account No. (if applicable) \_\_\_\_\_

Form TP Partner's Pension Claim Form January 2020

### SECTION 4 Health scheme contributions

Please complete only if you are an existing member of Westfield.

Do you wish to continue your Westfield membership by deduction from pension? Yes  No

Westfield Policy Number \_\_\_\_\_

Monthly contribution Level 1 (£6.70) Level 2 (£14.05) Level 3 (£20.45) Level 4 (£27.70) Level 5 (£40.85)

Please indicate level to be deducted Level

### SECTION 5 Declaration

I declare that:

- If the deceased was in receipt of a pension and this was overpaid, I agree that any overpayment of the deceased's pension to be deducted from any dependent's pension that may become payable.

I have read the 'Guide to LGPS Death Benefits' and declare that I have completed all the relevant sections of this form correctly to the best of my knowledge and belief.

Signed \_\_\_\_\_

Date \_\_\_\_\_

### SECTION 6 Further instructions

Please return this completed form, along with any other forms / certificates stated on the enclosed checklist to:

South Yorkshire Pensions Authority,  
Floor 8, Gateway Plaza, Sackville Street,  
Barnsley, S70 2RD

Please remember to sign the form in sections 2 and 5 before returning as failure to sign the form may result in a delay in paying your pension.

If you need to claim benefit, just ask your Health Scheme for a claim form, fill it in and let them have it back.

If you wish to join Westfield or alter your cover at a later date you should approach the scheme direct.

#### General Data Protection Regulation (GDPR)

We will use your personal data to administer the Fund and to pay benefits from it. We will also use this personal data for statistical and financial modelling and reference purposes, and to comply with our legal obligations.

From time to time we will share your personal data with third parties, including our contractors, advisors, government bodies and dispute resolution and law enforcement agencies and insurers in order to comply with our obligations under law, and in connection with the provision of services that help us carry out our duties, rights and discretions in relation to the Fund. In some cases these recipients may be outside the UK. If this occurs, we will make sure that appropriate safeguards are in place to protect your data in accordance with applicable laws. View our full Privacy Notice at [www.sypensions.org.uk/privacynotice](http://www.sypensions.org.uk/privacynotice) which details the type of data we hold about you, how we use it, your rights in relation to it and the safeguards that are in place to protect it.



## What your dependants will get when you die

An ongoing pension is provided for your spouse, registered civil partner or, subject to certain qualifying conditions, your eligible cohabiting partner (if you were a member of the LGPS on or after 1 April 2008). This pension is payable immediately after your death for the rest of their life and will increase every year in line with the cost of living.

## Short term pension

If you left the LGPS before 1 April 2008 a short term pension payable at a higher rate may be payable to your surviving spouse or civil partner for a period of three months (or six months if there is an eligible child in the care of the surviving spouse or civil partner).

This pension is usually equal to the level of your pension, however, if you are a woman the short term pension payable to a widower may be based on your membership of the LGPS after 5 April 1988 only. In addition, if you entered your civil partnership or married after leaving the LGPS the amount of short term pension payable may be less than the value of your pension.

The benefits thereafter, and where no short term pension is payable, are generally calculated as shown below:

### For your spouse (from an opposite sex or same sex marriage)

Your membership from <b>1 April 2014</b>	1/160 <sup>th</sup> of the pensionable pay or assumed pensionable pay you received in each year plus a proportion of any transfer of pension rights credited to your pension account
Your membership up to <b>31 March 2014</b>	1/160 <sup>th</sup> of your final pay X the period of your membership up to 31 March 2014

However, if you marry after leaving the LGPS:

- the survivor's pension paid to a widow of an opposite sex marriage is based on your membership after 5 April 1978
- the survivor's pension paid to a widower of an opposite sex marriage is based on your membership after 5 April 1988
- the survivor's pension of a same sex marriage is based on your membership after 5 April 1978

### For your civil partner

Your membership from <b>1 April 2014</b>	1/160 <sup>th</sup> of the pensionable pay or assumed pensionable pay you received in each year plus a proportion of any transfer of pension rights credited to your pension account
Your membership up to <b>31 March 2014</b>	1/160 <sup>th</sup> of your final pay X the period of your membership up to 31 March 2014

However, if you enter into a civil partnership after leaving the LGPS your civil partner's pension would be based on your membership after 5 April 1978 (or on all of your membership if you left the LGPS between 1 April 2008 and 31 March 2014 and you, or your civil partner, made an election before 1 April 2015 for pre 6 April 1988 membership to also count).

### For your eligible cohabiting partner

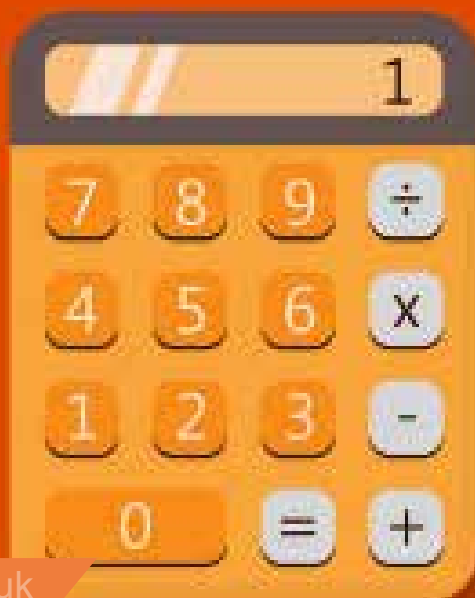
Your membership from <b>1 April 2014</b>	1/160 <sup>th</sup> of the pensionable pay or assumed pensionable pay you received in each year plus a proportion of any transfer of pension rights credited to your pension account
Your membership up to <b>31 March 2014</b>	1/160 <sup>th</sup> of your final pay X the period of your membership from 6 April 1988 up to 31 March 2014, plus any membership before 6 April 1988 if you elected to pay additional contributions to make it count*

\*An election to pay additional contributions to make membership before 6 April 1988 count towards the calculation of cohabiting partner's pension must have been made before 1 April 2014.

For a cohabiting partner to be entitled to receive a survivor's pension you must have paid into the LGPS on or after 1 April 2008 and your relationship has to meet certain conditions laid down by the LGPS.

### If you paid extra

- if you paid additional contributions to buy extra LGPS pension by paying Additional Pension Contributions (APCs) (or Shared Cost Additional Pension Contributions (SCAPCs)) these will not count towards the value of any partner's pension as they only count towards your pension.
- if you elected before 1 April 2014 to pay Additional Regular Contributions (ARCs) then, provided you opted to pay for dependant's benefits when you took out your original contract, extra benefits will be payable to your spouse, civil partner or eligible cohabiting partner. If you did not opt to pay for dependant's benefits when you took out your original ARC contract, then no extra benefits will be payable.
- if you elected before 1 April 2008 to buy LGPS added years of membership any period of membership you have paid for will count towards the benefits payable to your partner provided you married, entered into a civil partnership or were cohabiting with your partner whilst an active member of the LGPS. This will increase the value of the benefits payable for your spouse, civil partner or eligible cohabiting partner.
- if you elected before 1 April 2014 to buy extra cohabiting partner survivor benefits, then any pre 6 April 1988 membership you have bought will be included in calculating any survivor pension payable to an eligible cohabiting partner.
- if you were paying Additional Voluntary Contributions (AVCs) arranged through the LGPS (in-house AVCs) and elected to defer taking payment of your AVC fund when you retired from the LGPS the value of your AVC fund is payable. If you bought a top up pension in the LGPS with your AVC fund when you retired the extra pension purchased will also count towards the benefits payable to your partner (unless you retired between 1 April 2008 and 31 March 2014 and chose not to provide for dependant's benefits).



# 10

## Life certificates

A Life Certificate is a simple form that is sent to selected pensioners from time to time (if you are living abroad you will automatically receive one every year). If you receive one, you should sign it and get someone who knows you, but is not related to you, to witness your signature. Alternatively we can arrange a video call to confirm existence.

Life Certificates are used as a security measure to prevent pensions being paid for people who have died or are no longer entitled to them.

The certificates will be sent by email if we have your email address. You can provide your email address in the relevant section of the Retirement Benefits Form.



# 11

## Future enquiries, disputes & appeals

### Changes in circumstances

After your pension comes into payment, you may change your address or want to change your banking arrangements. If you do, you can amend your details:

- online at [www.sypensions.org.uk/mypension](http://www.sypensions.org.uk/mypension)
- by writing to us with details of the changes.

Please remember to quote your pension number or National Insurance number when you contact us and try to give us at least three weeks' notice.

### Disputes and appeals

Appeals against any decisions made in calculating the pension and/or lump sum should be made in writing within 6 months of that decision.

If you feel that you have a dispute, a booklet describing the procedure is available from:

**South Yorkshire Pensions Authority, Oakwell House, 2 Beavor Court, Pontefract Road, Barnsley. S71 1HG**

It is, however, always best to try to resolve the matter informally either by contacting SYPA if the dispute is against us or your former employer if it is against them.

# 12

## Pensions information service

If you need any further help with anything contained in this booklet please contact us using any of the contact details on the back page. Alternatively visit our website at [www.sypensions.org.uk/appointments](http://www.sypensions.org.uk/appointments) to make an appointment with a member of staff.

**Please note that walk in appointments are not available.**

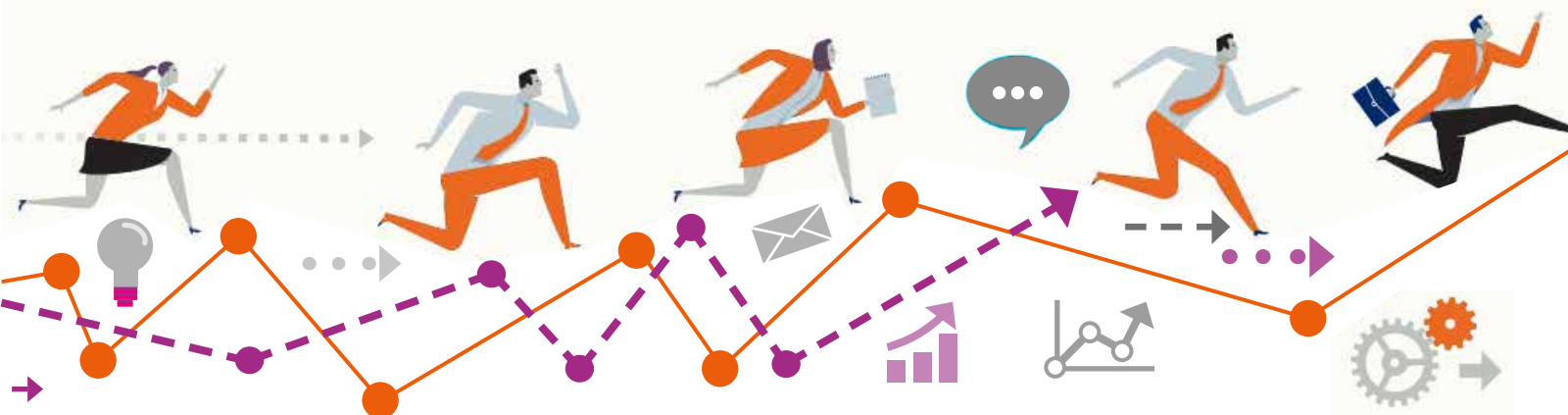
# 13

## Service standards

The South Yorkshire Pensions Authority's Customer Charter for Current Members includes standards of service you can expect during your membership. The service standards which apply when you retire are set out below.

If you leave the pension scheme with an entitlement to immediate or deferred payment of your retirement benefits, when those benefits become payable we will process your retirement as follows:

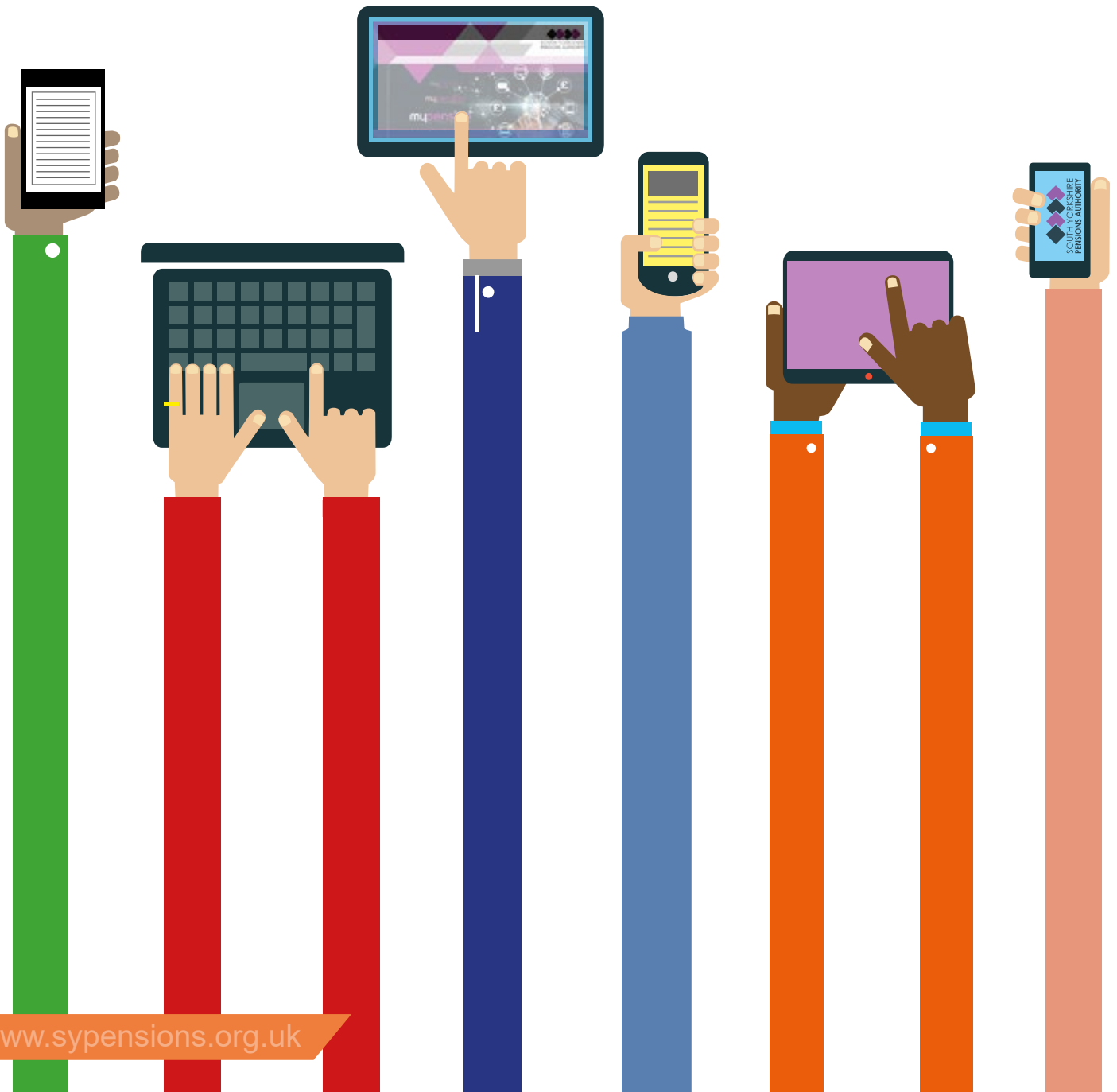
- **your annual retirement pension:** we will write to you with details within 5 working days of receipt of the necessary retirement documentation. If we receive that documentation in the same month in which you retire your first pension payment will be made at the end of that month. Should we receive the documentation later, any arrears due will be paid at the end of the month along with your first full monthly pension payment.
- **your lump sum retiring allowance:** this will be processed within 5 working days of receipt of the necessary documentation.



**mypension** is our secure online portal which allows you (after registration and through a secure login) to access your pension account any time of the day.

- ▶ View your payslips ahead of payday, update personal details online or simply contact us directly with a query.
- ▶ Register now at: <https://mypension.sypensions.org.uk/>
- ▶ Complete the registration form, receive an activation code then you're good to go.

***Getting online couldn't be easier.***



Initially you should speak to the Team Manager of the relevant service group. They will be empowered to deal with your problem and to put things right if they can or to reach an amicable solution with you.

If no solution has been found and you wish to make a formal complaint then you should write or email us at **customerservices@sypa.org.uk**

You can reach any of the headquarters staff through the general enquiries telephone number on 0300 303 6160.

### If you make a formal complaint

*If you make a formal complaint we will:*

- ▶ respond to your complaint in writing within **3** working days of its receipt.
- ▶ endeavour to give you a full explanation of what went wrong and why and what we will do about it.

If we cannot give you a full explanation immediately, either because we need more information or we have to investigate further, we will:

- ▶ tell you so within **3** working days of receipt of your complaint.



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(always quote your National Insurance number and subject)

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